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CONFIRMATION NO. 4202

<b>SERIAL NUMBER</b> 10/036,048	<b>FILING OR 371(c) DATE</b> 12/31/2001 <b>RULE</b>	<b>CLASS</b> 705	<b>GROUP ART UNIT</b> 3694	<b>ATTORNEY DOCKET NO.</b> G06.004	
<b>APPLICANTS</b> Xiao-Ming Huang, Leeds, UNITED KINGDOM;					
<b>** CONTINUING DATA *****</b>					
<b>** FOREIGN APPLICATIONS *****</b>					
<b>IF REQUIRED, FOREIGN FILING LICENSE GRANTED</b> <b>** 02/01/2002</b>					
Foreign Priority claimed <input type="checkbox"/> yes <input checked="" type="checkbox"/> no 35 USC 119 (a-d) conditions <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> Met after met Verified and Acknowledged <i>Examiner's Signature</i> <i>Initials</i>		<b>STATE OR COUNTRY</b> UNITED KINGDOM	<b>SHEETS DRAWING</b> 8	<b>TOTAL CLAIMS</b> 32	<b>INDEPENDENT CLAIMS</b> 5
<b>ADDRESS</b> 28062					
<b>TITLE</b> Method and apparatus for determining a customer's likelihood of reusing a financial account					
<b>FILING FEE RECEIVED</b> 1254	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees ( Filing ) <input type="checkbox"/> 1.17 Fees ( Processing Ext. of time ) <input type="checkbox"/> 1.18 Fees ( Issue ) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit		